Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pg 1 of 42

United States Bankruptcy Court Eastern District of Missouri							Voluntai	y Petition				
Name of Del Fuller, Bo	,		er Last, First,	Middle):			Name	of Joint De	ebtor (Spouse) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							used by the J maiden, and		in the last 8 years):			
Last four digition (if more than one,	state all)	Sec. or Indi	vidual-Taxpa	yer I.D. (ITIN)/Com	plete EIN		our digits o		· Individual-	Taxpayer I.D. (ITIN)	No./Complete EIN
Street Addres 195 Ruth Jackson	ss of Debto nerford D	•	Street, City, a	and State)	:			Address of	Joint Debtor	(No. and St	reet, City, and State)	
					Г	ZIP Cod 63755	e					ZIP Code
County of Re Cape Gir		of the Princ	cipal Place o	f Business			Count	y of Reside	ence or of the	Principal Pl	ace of Business:	
Mailing Addı	ress of Deb	tor (if diffe	rent from str	eet addres	s):		Mailii	ng Address	of Joint Debt	or (if differe	nt from street addres	s):
					Γ	ZIP Cod	e					ZIP Code
Location of F (if different fi	Principal As from street a	ssets of Bus address abo	iness Debtor ve):									
		Debtor				of Busines	SS		-	-	ptcy Code Under W	
(Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			☐ Sing in 1 ☐ Rail ☐ Stood ☐ Con ☐ Clea	☐ Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) ☐ CI☐ CI☐ CI☐ CI☐ CI☐ CI☐ CI☐ CI☐ CI☐ C			☐ Chapt☐	er 7 er 9 er 11 er 12	☐ C of ☐ C of	hapter 15 Petition for a Foreign Main Prohapter 15 Petition for a Foreign Nonmain	r Recognition ceeding r Recognition	
Country of del	-	of main inter	rests:		Tax-Exe	mpt Entit	ole)	Nature of Debts (Check one box) □ Debts are primarily consumer debts, on defined in 11 U.S.C. § 101(8) as business debts				
Each country i by, regarding,				unde	or is a tax-ex r Title 26 of e (the Interna	the United	States	"incurr	ed by an indivional, family, or	dual primarily	for	siliess debts.
-			heck one box	i)			one box:	nall business	-	ter 11 Debt	ors C. § 101(51D).	
■ Full Filing □ Filing Fee			(applicable to	individual	s only). Must		Debtor is not				U.S.C. § 101(51D).	
			rt's considerat installments.			1 -	Debtor's agg				cluding debts owed to i t on 4/01/16 and every	
Filing Fee attach sign			able to chapter art's considerat			ıst 🔲		ng filed with of the plan w		epetition from	n one or more classes of	creditors,
Statistical/Ad Debtor es				for distri	hution to u	accourad o	raditora			THIS	S SPACE IS FOR COU	RT USE ONLY
☐ Debtor es	timates tha	t, after any		erty is ex	cluded and	administra		es paid,				
Estimated Nu	ımber of Cı	reditors								1		
1- 49	50- 99	100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated As \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Lia \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001	\$1,000,001 to \$10	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document

Pg 2 of 42 **B1** (Official Form 1)(04/13) Page 2 Name of Debtor(s): **Voluntary Petition** Fuller, Bonita Dale (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Date Filed: Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. \mathbf{X} /s/ John Loesel June 26, 2015 Signature of Attorney for Debtor(s) (Date) John Loesel 63041 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(04/13) Pg 3 of 42

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Bonita Dale Fuller

Signature of Debtor Bonita Dale Fuller

X.

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

June 26, 2015

Date

Signature of Attorney*

X /s/ John Loesel

Signature of Attorney for Debtor(s)

John Loesel 63041

Printed Name of Attorney for Debtor(s)

Lichtenegger, Weiss & Fetterhoff, LLC

Firm Name

2480 E. Main St. Jackson, MO 63755

Address

Email: heather@semolawfirm.com

573-243-8463 Fax: 573-243-3946

Telephone Number

June 26, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Fuller, Bonita Dale

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

•

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pg 4 of 42

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Eastern District of Missouri

In re	Bonita Dale Fuller		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pg 5 of 42

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
	109(h)(4) as impaired by reason of mental illness or mental and making rational decisions with respect to financial
☐ Disability. (Defined in 11 U.S.C. §	109(h)(4) as physically impaired to the extent of being in a credit counseling briefing in person, by telephone, or ombat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Bonita Dale Fuller Bonita Dale Fuller
Date: June 26, 2015	

В

Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pg 6 of 42

B6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Eastern District of Missouri

In re	Bonita Dale Fuller		Case No	
-		Debtor		
			Chapter	13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	130,000.00		
B - Personal Property	Yes	3	15,756.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		64,047.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		355.22	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		17,031.40	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			1,992.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,048.00
Total Number of Sheets of ALL Schedu	ıles	16			
	To	otal Assets	145,756.00		
			Total Liabilities	81,433.62	

B 6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Eastern District of Missouri

In re	Bonita Dale Fuller		Case No.		_
_		Debtor			
			Chapter	13	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	355.22
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	355.22

State the following:

Average Income (from Schedule I, Line 12)	1,992.00
Average Expenses (from Schedule J, Line 22)	2,048.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	1,248.00

State the following:

		-
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		3,814.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	355.22	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		17,031.40
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		20,845.40

Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pg 8 of 42

B6A (Official Form 6A) (12/07)

In re	Bonita Dale Fuller	Case No.	
•		Debtor	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and **Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

3 bedrooms, 3 bathrooms, single family residence	Fee Simple	-	130,000.00	50,233.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

located on one and one half (1 1/2) lots: 195 Retherford Drive Jackson, MO 63755

Sub-Total > 130,000.00 (Total of this page)

130,000.00

Total >

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pg 9 of 42

B6B (Official Form 6B) (12/07)

In re	Bonita Dale Fuller	Case No	
-	·	Debtor	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Casl	1	-	0.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank Checking account# 1089 this account ntly has a negative balance	-	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	dish lapto	g room set, dining room set, freezer, washer, refrigerator, stove, bedroom set, op, desk, small kitchen appliances, grill, table airs, 2 lounge chairs	-	2,700.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	DVD	s	-	100.00
6.	Wearing apparel.	cloth	ning	-	150.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	357	Magnum	-	350.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
				Sub-Tota	al > 3,300.00
				Sub-100	ai / 3,300.00

2 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pg 10 of 42

B6B (Official Form 6B) (12/07) - Cont.

	-		Debtor ,		
	;	SCHEDU	JLE B - PERSONAL PROPERTY (Continuation Sheet)	7	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Edward 63755,	l Jones, 2260 E. Jackson Blvd., Jackson, MC 401(k)) -	3,456.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.				
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tot	al > 3,456.00
			(Total	of this page)	2, 20000

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pg 11 of 42

B6B (Official Form 6B) (12/07) - Cont.

In re	Bonita Dale Fuller	Case No.	

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	2	009 Toyota Matrix, Mileage: 90,000 VIN: T1KU40E99CD44744 Value is based on debtor's stimate and conition of vehicle.	-	9,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	4	dogs	-	0.00
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 9,000.00
(Total of this page)

Total >

15,756.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pg 12 of 42

B6C (Official Form 6C) (4/13)

In re	Bonita Dale Fuller	Case No
-		Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT					
Debtor claims the exemptions to which debtor is entitled un (Check one box) ☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)		if debtor claims a homestead exe. 75. (Amount subject to adjustment on 4/1) with respect to cases commenced on	/16, and every three years thereaf		
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption		
Real Property 3 bedrooms, 3 bathrooms, single family residence located on one and one half (1 1/2) lots: 195 Retherford Drive Jackson, MO 63755	RSMo § 513.475	15,000.00	130,000.00		
Household Goods and Furnishings living room set, dining room set, freezer, dishwasher, refrigerator, stove, bedroom set, laptop, desk, small kitchen appliances, grill, table w/chairs, 2 lounge chairs	RSMo § 513.430.1(1)	2,700.00	2,700.00		
Books, Pictures and Other Art Objects; Collectibles DVDs	RSMo § 513.430.1(1)	100.00	100.00		
Wearing Apparel clothing	RSMo § 513.430.1(1)	150.00	150.00		
<u>Firearms and Sports, Photographic and Other Hobbs</u> 357 Magnum	<u>y Equipment</u> RSMo § 513.430.1(3)	350.00	350.00		
Interests in IRA, ERISA, Keogh, or Other Pension or Edward Jones, 2260 E. Jackson Blvd., Jackson, MO 63755, 401(k)	Profit Sharing Plans RSMo § 513.430.1(10)(e)	3,456.00	3,456.00		

Total: 21,756.00 136,756.00

Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pq 13 of 42

B6D (Official Form 6D) (12/07)

In re	Bonita Dale Fuller		Case No
		Debtor	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Contingent". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_				_	_		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	M H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	071-00-D4FHD	D I O P U T II D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 3481			Purchase Money Security	T	E			
Aaron's Sales & Lease Ownership 1015 Cobb Place Blvd NW Kennesaw, GA 30144		-	TV & Stand		ט			
			Value \$ 1,000.00				2,620.00	1,620.00
Account No. 9146 Santander Consumer USA 5201 Rufe Snow Drive North Richland Hills, TX 76180		-	Vehicle Loan 2009 Toyota Matrix, Mileage: 90,000 VIN: 2T1KU40E99CD44744 Value is based on debtor's estimate and conition of vehicle.					
			Value \$ 9,000.00				11,194.00	2,194.00
Account No. 1633 Select Portfolio Servicing, Inc 3815 West Temple, Ste 2000 Salt Lake City, UT 84115		-	Mortgage 3 bedrooms, 3 bathrooms, single family residence located on one and one half (1 1/2) lots: 195 Retherford Drive Jackson, MO 63755					
			Value \$ 130,000.00				50,233.00	0.00
Account No. Millsap & Singer, PC 612 Spirit Dr. Chesterfield, MO 63005			Representing: Select Portfolio Servicing, Inc				Notice Only	
			Value \$	1				
continuation sheets attached		1	S (Total of th	ubt nis j			64,047.00	3,814.00
Total (Report on Summary of Schedules) 64,047.00 3,814.00								

Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pq 14 of 42

B6E (Official Form 6E) (4/13)

In re	Bonita Dale Fuller	Case No.	
_			
		Debtor	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the

column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column lal "Disputed." (You may need to place an "X" in more than one of these three columns.) Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box lab
"Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priorit listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled t priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. \S 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pg 15 of 42

B6E (Official Form 6E) (4/13) - Cont.

In re	Bonita Dale Fuller	Case No.
_		Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

				Owed to Governmental Units					
							TYPE OF PRIORITY		
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGEN	Q U I	DISPUTED	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOUNT ENTITLED TO PRIORITY	
Account No. unknown			taxes	Ť	D A T E D				
Missouri Department of Revenue PO Box 385 Jefferson City, MO 65105-0385		_					216.22	0.00	
Account No. unknown	+		taxes	 			210.22	216.22	
Missouri Department of Revenue PO Box 371 Jefferson City, MO 65105		-						0.00	
							139.00	139.00	
Account No.									
Account No.									
Account No.									
Sheet 1 of 1 continuation sheets a	ttache	d to)	Sub				0.00	
Schedule of Creditors Holding Unsecured P							355.22	355.22	
			(Report on Summary of So		lota Iule		355.22	0.00 355.22	

Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pq 16 of 42

B6F	Official	Form	6F)	(12/07)

In re	Bonita Dale Fuller	Case No	
		Debtor ,	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this con it dector has no creditors nothing unseen							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	L H H H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE	COZH-ZGEZ	UNLLQULDA	U T F	AMOUNT OF CLAIM
Account No. unknown			car repairs	ΪŤ	DATED		
Hucksteph Body & Paint Shop 1325 N. Kingshighway Cape Girardeau, MO 63701		-			D		350.00
Account No. 1000		H	personal loan	T			
Merchantile Adjustment Bureau, LLC PO Box 9016 Buffalo, NY 14221		-					4,660.73
Account No. unknown	t	H	student loan	+			
Nelnet 3015 S. Parker Rd., Ste. 400 Indianapolis, IN 46240		-					4,250.00
Account No. unknown			student loan				
Nelnet 3015 S. Parker Rd., Ste. 400 Indianapolis, IN 46240		-					5,000.00
1 continuation sheets attached	•			Subt			14,260.73
continuation sheets attached			(Total of t	his	pag	e)	17,200.73

Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pg 17 of 42

B6F (Official Form 6F) (12/07) - Cont.

In re	Bonita Dale Fuller	Case No.	
		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		_		-		-	1
CREDITOR'S NAME,	CODEBT	Hu	sband, Wife, Joint, or Community	CONT	U N	D I S P U T E D	
MAILING ADDRESS	D	Н	DATE CLAIM WAS INCURRED AND	N	ŀ	S	
INCLUDING ZIP CODE,	B	W J	CONSIDERATION FOR CLAIM. IF CLAIM	11	Q	Įψ	AMOUNT OF CLAIM
AND ACCOUNT NUMBER (See instructions above.)	0	C	IS SUBJECT TO SETOFF, SO STATE.	Ğ	ľ	Ė	AMOUNT OF CLAIM
	R	Ľ		N G E N T	D A	D	
Account No. 7259			credit card purchases	T	DATED		
				\vdash	D	╄	
Portfolio Recovery Associates, LLC	ı						
PO Box 12914	ı	-					
Norfolk, VA 23541	ı						
	ı						
	ı						675.00
Account No. 6060	╁	╁	navoanal laan	+	\vdash	╀	
Account No. 6060	1		personal loan				
Bios	ı						
Rise	ı	_					
PO Box 101808	ı	ľ					
Fort Worth, TX 76109	ı						
	ı						
	ı						1,299.67
Account No. unknown	t	t	credit line	十	t	T	
	1						
US Bank Reserve Line	ı						
PO Box 5227	ı	-					
Cincinnati, OH 45201	ı						
Sinoninaa, Ori 40201	ı						
	ı						796.00
	_			上	L	L	7 30.00
Account No.							
	1						
	ı						
	ı						
	ı						
	ı						
	ı						
AAN-	╀	\vdash		+	\vdash	╀	
Account No.	1						
	ı						
	ı						
	ı						
	ı						
	ı						
		1					
Sheet no1 of _1 sheets attached to Schedule of	_	_	1	Sub	tota	1	
							2,770.67
Creditors Holding Unsecured Nonpriority Claims			(Total of t	nıs	pag	ge)	·
				7	Γota	al	
			(Report on Summary of So	chec	dule	es)	17,031.40

Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pg 18 of 42

B6G (Official Form 6G) (12/07)

In re	Bonita Dale Fuller	Case No.	
_		Debtor	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pg 19 of 42

B6H (Official Form 6H) (12/07)

_			
In re	Bonita Dale Fuller	Case No.	
_			
		Debtor	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pg 20 of 42

Fill	in this information to identify your	case:				1				
	otor 1 Bonita Dale									
	otor 2 ouse, if filing)				_					
Uni	ted States Bankruptcy Court for th	e: EASTERN DISTRICT	OF MISSOURI		_					
	se number nown)		-			□ A		ed filing ent showing	g post-petition	
0	fficial Form B 6I					M	M / DD/ Y	/YYY		
S	chedule I: Your Inc	ome								12/13
spo atta	plying correct information. If you use. If you are separated and yo ch a separate sheet to this form. 11: Describe Employment Fill in your employment	ur spouse is not filing w On the top of any additi	ith you, do not inclu	ude infoi	mati	ion abou	t your sp umber (if	ouse. If me known). A	ore space is	needed,
	information.		☐ Employed						ing spouse	
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	■ Not employed				☐ Empl	mployed		
	Include part-time, seasonal, or self-employed work.	Occupation Employer's name								
	Occupation may include student or homemaker, if it applies.	Employer's address								
		How long employed t	here?				_			
Par	rt 2: Give Details About Mo	onthly Income								
Esti spou	mate monthly income as of the cuse unless you are separated. The or your non-filing spouse have me space, attach a separate sheet to	date you file this form. If					that pers	on on the li		
2.	List monthly gross wages, sald deductions). If not paid monthly			2.	\$		0.00	\$	N/A	
3.	Estimate and list monthly over	time pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Income. Add I	ine 2 + line 3.		4.	\$		0.00	\$	N/A	

Official Form B 6I Schedule I: Your Income page 1

Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pg 21 of 42

Debt	or 1	Bonita Dale Fuller		Cas	se number (if known)			
	Con	by line 4 here	4.	F	or Debtor 1		For Debtor 2 or non-filing spouse	
_		*		•	0.00	. *	147	<u>`</u>
5.	List 5a. 5b.	all payroll deductions: Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans	5a. 5b.		0.00	_ _ \$		
	5c.	Voluntary contributions for retirement plans	5c.	э \$	0.00 0.00	- '		
	5d.	Required repayments of retirement fund loans	5d.		0.00	\$		
	5e.	Insurance	5e.		0.00	- '		
	5f.	Domestic support obligations	5f.	\$	0.00			
	5g.	Union dues	5g.	\$	0.00	\$	N/A	4
	5h.	Other deductions. Specify:	_ 5h.	+ \$	0.00	+ \$	N/A	4
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	0.00	-		<u> </u>
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00	\$	N/A	4
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$	S N/A	A
	8b.	Interest and dividends	8b.	\$	0.00	-		
	8d. 8e. 8f.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.	8c. 8d. 8e.	\$ \$ \$	0.00 0.00 1,992.00	- - - - - - - - - - - - - -		4
		Specify:	8f.	\$	0.00	\$	N/A	4
	8g.	Pension or retirement income	8g.		0.00	-	N/A	
	8h.	Other monthly income. Specify:	8h.	+ \$	0.00	+ \$	N/A	<u>4</u>
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$_	1,992.00	\$	N/	/A
10.		•	10.	S	1,992.00 + \$		N/A = \$ _	1,992.00
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L					
11.	Inclu othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your prince friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	depe					0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Certallies					12. \$Comb	
13.	Do	you expect an increase or decrease within the year after you file this form	?				month	nly income
		No.						
		Yes. Explain: Debtor is seeking employment as a registered nu	ırese	and	d anticipates e	arniı	ng future incon	ne.

Official Form B 6I Schedule I: Your Income page 2

Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pg 22 of 42

Fill i	in this informat	tion to identify yo	ur case:					
Debt	tor 1	Bonita Dale I	uller			Che □	eck if this is: An amended filing	
Debt (Spo	tor 2 ouse, if filing)						A supplement show	wing post-petition chapter the following date:
Unite	ed States Bankru	uptcy Court for the:	EASTER	RN DISTRICT OF MISSOL	JRI		MM / DD / YYYY	
	e number nown)						A separate filing fo 2 maintains a sepa	or Debtor 2 because Debtor arate household
Of	ficial Fo	rm B 6J	_					
Sc	chedule	J: Your E	Expen	ses				12/13
info	rmation. If m		eded, atta	If two married people ar ch another sheet to this n.				
Part		ibe Your House	hold					
1.	□ No	line 2. S Debtor 2 live i		ate household? arate Schedule J.				
2.	Do you have	e dependents?	■ No					
	Do not list De and Debtor 2		☐ Yes.	Fill out this information for each dependent	Dependent's relation		Dependent's age	Does dependent live with you?
	Do not state dependents'							□ No □ Yes □ No □ Yes □ No □ Yes □ No □ Yes
3.	expenses of	enses include people other the your depender	nan _	No Yes				☐ Yes
exp	imate your ex		ur bankru	ptcy filing date unless y				apter 13 case to report of the form and fill in the
the		n assistance and		government assistance i luded it on <i>Schedule I:</i> \	•		Your exp	enses
4.		r home ownersl d any rent for the		ses for your residence. In	nclude first mortgag	e 4.	\$	558.00
	If not includ	ed in line 4:						
	4a. Real e	state taxes				4a.	\$	0.00
	•	ty, homeowner's				4b.	<u> </u>	0.00
		maintenance, re owner's associati		pkeep expenses dominium dues		4c. 4d.	:	0.00 0.00
5.	Additional m	nortgage payme	nts for yo	ur residence, such as ho	me equity loans	5.	·	0.00

Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pg 23 of 42

Debtor 1 Bonita Dale Fuller	Case num	ber (if known)	
5. Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	260.00
6b. Water, sewer, garbage collection	6b.	· -	25.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.		65.00
6d. Other. Specify:	6d.		0.00
7. Food and housekeeping supplies	7.	\$	500.00
Childcare and children's education costs	7. 8.	\$	
		\$	0.00
· , , , , , , , , , , , , , , , , , , ,	9.	· —	50.00
Personal care products and services	10.	· -	50.00
1. Medical and dental expenses	11.	\$	15.00
2. Transportation. Include gas, maintenance, bus or train fare.	12.	\$	200.00
Do not include car payments. 3. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	
		· -	50.00
4. Charitable contributions and religious donations	14.	\$	0.00
5. Insurance. Do not include incurance deducted from your pay or included in lines 4 or 20			
Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance	15a.	•	0.00
15b. Health insurance	15a. 15b.		190.00
15c. Vehicle insurance			
	15c.		85.00
15d. Other insurance. Specify:	15d.	\$	0.00
 Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 	16.	\$	0.00
7. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	0.00
17b. Car payments for Vehicle 2	17b.	\$	0.00
17c. Other. Specify:	17c.	\$	0.00
17d. Other. Specify:	17d.	\$	0.00
3. Your payments of alimony, maintenance, and support that you did not report as	18.	\$	0.00
deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I). Other payments you make to support others who do not live with you.	10.	\$	0.00
Specify:	19.	Ψ	0.00
 Other real property expenses not included in lines 4 or 5 of this form or on Sche 		our Income	
20a. Mortgages on other property	20a.		0.00
20b. Real estate taxes	20b.		0.00
20c. Property, homeowner's, or renter's insurance	20c.		0.00
20d. Maintenance, repair, and upkeep expenses	20d.	·	
			0.00
20e. Homeowner's association or condominium dues	20e.	\$	0.00
. Other: Specify:	21.	+\$	0.00
2. Your monthly expenses. Add lines 4 through 21.	22.	\$	2,048.00
The result is your monthly expenses.			
3. Calculate your monthly net income.			
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	1,992.00
23b. Copy your monthly expenses from line 22 above.	23b.	· -	2,048.00
1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1		<u> </u>	
23c. Subtract your monthly expenses from your monthly income.			
The result is your monthly net income.	23c.	\$	-56.00
24. Do you expect an increase or decrease in your expenses within the year after your for example, do you expect to finish paying for your car loan within the year or do you expect your modification to the terms of your mortgage? No.			e or decrease because of a
☐ Yes.		<u> </u>	
Explain:			

Case 15-10497 Doc 1

Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pg 24 of 42

 $B6\ Declaration\ (Official\ Form\ 6$ - Declaration). (12/07)

United States Bankruptcy Court Eastern District of Missouri

In re	Bonita Dale Fuller			Case No.	
			Debtor(s)	Chapter	13
	DECLARATION COM	NCERN	ING DEBTOR'S S	SCHEDUL	ES
	DECLARATION UNDER PEN	NALTY (OF PERJURY BY INDI	VIDUAL DE	BTOR
	I declare under penalty of perjury that			•	es, consisting of18
	sheets, and that they are true and correct to the b	est of my	knowledge, informatio	n, and belief.	
Date	June 26, 2015 Si	gnature	/s/ Bonita Dale Fuller		
			Bonita Dale Fuller		
			Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pg 25 of 42

B7 (Official Form 7) (04/13)

United States Bankruptcy Court Eastern District of Missouri

In re	Bonita Dale Fuller		Case No.	
		Debtor(s)	Chapter	13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$70,266.40 2014: Employment \$77,046.00 2013: Employment

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$11,952.00 2015 YTD: Social Security Income

\$4,992.00 2015 YTD: Unemployment Compensation

Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pg 26 of 42

B7 (Official Form 7) (04/13)

2. Dominanta to anadio

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pg 27 of 42

B7 (Official Form 7) (04/13)

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Lichtenegger, Weiss & Fetterhoff, LLC 2480 E. Main St. Jackson, MO 63755

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 05/06/2015

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$500.00

Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pg 28 of 42

B7 (Official Form 7) (04/13)

1

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

LOCATION OF PROPERTY

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pg 29 of 42

B7 (Official Form 7) (04/13)

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF SITE NAME AND ADDRESS GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT NOTICE I.AW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF DOCKET NUMBER **GOVERNMENTAL UNIT**

STATUS OR DISPOSITION

Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pg 30 of 42

B7 (Official Form 7) (04/13)

6

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

NAME None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pg 31 of 42

B7 (Official Form 7) (04/13)

7

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pg 32 of 42

B7 (Official Form 7) (04/13)

Q

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * * *

Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pg 33 of 42

B7 (Official Form 7) (04/13)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	June 26, 2015	Signature	/s/ Bonita Dale Fuller	
		_	Bonita Dale Fuller	
			Debtor	

 $Penalty\ for\ making\ a\ false\ statement:\ Fine\ of\ up\ to\ \$500,000\ or\ imprisonment\ for\ up\ to\ 5\ years,\ or\ both.\ 18\ U.S.C.\ \$\$\ 152\ and\ 3571$

Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pg 34 of 42

United States Bankruptcy Court Eastern District of Missouri

In r	e Bonita Dale Fuller		Case No.	
		Debtor(s)	Chapter	13
		MPENSATION OF ATTOR		` ,
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy R compensation paid to me within one year before t be rendered on behalf of the debtor(s) in contemp	he filing of the petition in bankruptcy, o	r agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept			4,000.00
	Prior to the filing of this statement I have rec	ceived	. \$	500.00
	Balance Due		. \$	3,500.00
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed	d compensation with any other person un	nless they are members	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed co copy of the agreement, together with a list of			
5.	In return for the above-disclosed fee, I have agree	ed to render legal service for all aspects	of the bankruptcy c	ase, including:
	a. Analysis of the debtor's financial situation, andb. Preparation and filing of any petition, schedulc. Representation of the debtor at the meeting ofd. [Other provisions as needed]	es, statement of affairs and plan which n	nay be required;	
6.	By agreement with the debtor(s), the above-discle	osed fee does not include the following s	ervice:	
		CERTIFICATION		
this	I certify that the foregoing is a complete statemen bankruptcy proceeding.	t of any agreement or arrangement for pa	ayment to me for re	epresentation of the debtor(s) in
Date	ed: June 26, 2015	/s/ John Loesel		
		John Loesel 63041 Lichtenegger, Weis		li c
		2480 E. Main St.	55 & 1 EUEI 11011, 1	
		Jackson, MO 63755		
		573-243-8463 Fax: heather@semolaw		

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MISSOURI

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pq 36 of 42

Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.

Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pg 37 of 42

B 201B (Form 201B) (12/09)

United States Bankruptcy Court Eastern District of Missouri

	Eastern District of Missouri		
In re Bonita Dale Fuller		Case No.	
	Debtor(s)	Chapter	13
	N OF NOTICE TO CONSUME 342(b) OF THE BANKRUPTC		R(S)
I (We), the debtor(s), affirm that I (we) has Code.	Certification of Debtor ave received and read the attached notion	ce, as required	by § 342(b) of the Bankruptcy
Bonita Dale Fuller	X /s/ Bonita Dale F	uller	June 26, 2015
Printed Name(s) of Debtor(s)	Signature of Deb	tor	Date
Case No. (if known)	X		
	Signature of Join	t Debtor (if any	y) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pg 38 of 42

United States Bankruptcy Court Eastern District of Missouri

In re	Bonita Dale Fuller			Case No.	
		Debtor(s	s)	Chapter	13
	VERIFICATION (OF CRE	DITOR MATR	IX	
contain	The above named debtor(s) hereby certifies/oning the names and addresses of my creditors ete.	•			
			Dale Fuller		
		Bonita Da	ile Fuller		
		Debtor			
		Dated:	June 26, 2015		
		Daica.			

Aaron's Sales & Lease Ownership 1015 Cobb Place Blvd NW Kennesaw, GA 30144

Hucksteph Body & Paint Shop 1325 N. Kingshighway Cape Girardeau, MO 63701

Merchantile Adjustment Bureau, LLC PO Box 9016 Buffalo, NY 14221

Millsap & Singer, PC 612 Spirit Dr. Chesterfield, MO 63005

Missouri Department of Revenue PO Box 385 Jefferson City, MO 65105-0385

Missouri Department of Revenue PO Box 371 Jefferson City, MO 65105

Nelnet 3015 S. Parker Rd., Ste. 400 Indianapolis, IN 46240

Portfolio Recovery Associates, LLC PO Box 12914 Norfolk, VA 23541

Rise PO Box 101808 Fort Worth, TX 76109

Santander Consumer USA 5201 Rufe Snow Drive North Richland Hills, TX 76180

Select Portfolio Servicing, Inc 3815 West Temple, Ste 2000 Salt Lake City, UT 84115

US Bank Reserve Line PO Box 5227 Cincinnati, OH 45201

Fill in this information to identify your case:							
Debtor 1 Bonita Dale Fuller							
Debtor 2 (Spouse, if filing)							
United States Bankruptcy Court for the: Eastern District of Missouri							
Case number (if known)							

	Check as directed in lines 17 and 21:							
	According to the calculations required by this Statement:							
1. Disposable income is not determined until U.S.C. § 1325(b)(3).								
		Disposable income is determined under 11 U.S.C. § 1325(b)(3).						
3. The commitment period is 3 years.								
		4. The commitment period is 5 years.						

☐ Check if this is an amended filing

Official Form 22C-1

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

12/14

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

- 1. What is your marital and filing status? Check one only.
 - Not married. Fill out Column A, lines 2-11.
 - ☐ Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	you have houring to report to any inter, this your the space.			
		Column A Debtor 1		Column B Debtor 2 or non-filing spouse
2.	Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$	0.00	\$
3.	Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$	0.00	\$
4.	All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$	0.00	\$
5.	Net income from operating a business, profession, or farm			
	Gross receipts (before all deductions) \$ 0.00			
	Ordinary and necessary operating expenses -\$ 0.00			
	Net monthly income from a business, profession, or farm \$ 0.00 Copy here ->	\$	0.00	\$
6.	Net income from rental and other real property			
	Gross receipts (before all deductions) \$0.00			
	Ordinary and necessary operating expenses -\$ 0.00			
	Net monthly income from rental or other real property \$ 0.00 Copy here ->	\$	0.00	\$

Official Form 22C-1 Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pg 41 of 42

Part 2: Determine How to Measure Your Deductions from Income 12. Copy your total average monthly income from line 11. 13. Calculate the marital adjustment. Check one: 14. You are married and your spouse is filing with you. Fill in 0 in line 13d. 15. Calculate the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents. In lines 13a-c, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additionally adjustments on a separate page. 15. If this adjustment does not apply, enter 0 on line 13d. 15. Separate your current monthly income. Subtract line 13d from line 12. 16. Calculate your current monthly income for the year. Follow these steps: 15a. Copy line 14 here=> 15a. \$ 1,248.0 15b. Multiply line 15a by 12 (the number of months in a year).	Debtor 1 Bonita Dale Fuller		Case number	(if known)			
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15b. The result is your current monthly income for the year for this part of the form. 15b. \$ 14,976.0	Multiply line 15a by 12 (the number of months in a year).					x	12
	15b. The result is your current monthly income for the year for this part of t	he form.			15b.	\$	14,976.00

Case 15-10497 Doc 1 Filed 06/26/15 Entered 06/26/15 14:42:32 Main Document Pq 42 of 42 Bonita Dale Fuller Debtor 1 Case number (if known) 16. Calculate the median family income that applies to you. Follow these steps: 16a. Fill in the state in which you live. 16b. Fill in the number of people in your household. 42,376.00 16c. Fill in the median family income for your state and size of household. 16c. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 17. How do the lines compare? Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 22C-2). Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 22C-2). On line 39 of that form, copy your current monthly income from line 14 above. Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4) Part 3: Copy your total average monthly income from line 11. 18. \$ 1,248.00 19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13d. 0.00 If the marital adjustment does not apply, fill in 0 on line 19a. 19a.-\$ 1,248.00 Subtract line 19a from line 18. 19b. 20. Calculate your current monthly income for the year. Follow these steps: 1,248.00 20a. 20a. Copy line 19b Multiply by 12 (the number of months in a year). **x** 12 20b. 14,976.00 20b. The result is your current monthly income for the year for this part of the form 42,376.00 20c. Copy the median family income for your state and size of household from line 16c

21. How do the lines compare?

- Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.
- Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

Part 4: Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X /s/ Bonita Dale Fuller

Bonita Dale Fuller

Signature of Debtor 1

Date June 26, 2015

MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 22C-2.

If you checked 17b, fill out Form 22C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.